

Certificate of Notice Page 1 of 5  
**IN THE UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF PENNSYLVANIA**

FILED  
 2/11/22 1:17 pm  
 CLERK  
 U.S. BANKRUPTCY  
 COURT - WDPA

IN RE:

DAVID A. LANIOUS

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:16-24195

Chapter 13

Related to Dkt. No. 66

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ORDER OF COURT

AND NOW, this 11th day of February 2022, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:



GREGORY J. TADDONIO jah  
 UNITED STATES BANKRUPTCY JUDGE

**ENTERED BY DEFAULT**

In re:  
David A. Lanious  
Debtor

Case No. 16-24195-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Feb 11, 2022

User: auto  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 58

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 13, 2022:

Recip ID	Recipient Name and Address
db	+ David A. Lanious, 13 Ridge Avenue, Pittsburgh, PA 15223-1233
14320171	+ AMEX Department Stores Inc., PO Box 8218, Mason, OH 45040-8218
14320173	+ Bank of America, PO Box 982238, El Paso, TX 79998-2238
14368491	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14320180	+ Carrie A. Brown, Esq., Robert N. Polas, Jr., Esq., Mark R. Garvey, Esq., 120 Corporate Blvd., Norfolk, VA 23502-4952
14320188	+ Court of Common Pleas of, Allegheny County, 437 Grant Street, Pittsburgh, PA 15219-6002
14320193	+ FNB Omaha, PO Box 3412, Omaha, NE 68103-0412
14330616	+ First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197-0002
14320192	First National Credit, 520 E. 60th Street N., Sioux Falls, SD 57104
14320203	+ Professional Recovery / Credit Control, 5757 Phantom Drive, Suite 330, Hazelwood, MO 63042-2429
14320206	+ Seline Finance LP, 9990 Richmond, Suite 400S, Houston, TX 77042-8500

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 11 2022 23:18:51	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/Text: bkteam@selenefinance.com	Feb 11 2022 23:09:00	Selene Finance LP, 9990 Richmond Avenue, Suite 400S, Houston, TX 77042-8500
14320172	+ Email/Text: legal@arsnational.com	Feb 11 2022 23:09:00	ARS National, 201 West Grand, Escondido, CA 92025-2603
14332077	Email/Text: ally@ebn.phinsolutions.com	Feb 11 2022 23:08:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14320170	+ Email/Text: ally@ebn.phinsolutions.com	Feb 11 2022 23:08:00	Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901
14320174	+ Email/Text: BarclaysBankDelaware@tsico.com	Feb 11 2022 23:09:00	Barclays Bank Delaware, 125 S. West Street, Wilmington, DE 19801-5014
14320177	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 11 2022 23:18:53	Best Buy CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
14320178	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 11 2022 23:18:33	Capital One Bank USA NA, P. O. Box 30281, Salt Lake City, UT 84130-0281
14367529	Email/PDF: bncnotices@becket-lee.com	Feb 11 2022 23:18:52	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14373404	+ Email/Text: bankruptcy@cavps.com	Feb 11 2022 23:09:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14320183	Email/PDF: Citi.BNC.Correspondence@citi.com		

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		Feb 11 2022 23:18:45	Citicards CBNA, PO Box 6241, Sioux Falls, SD 57117-6241
14320186	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 11 2022 23:09:00	Comenity Bank / Victoria's Secret, PO Box 182789, Columbus, OH 43218-2789
14320187	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 11 2022 23:09:00	Comenity Bank/Giant Eagle, PO Box 182789, Columbus, OH 43218-2789
14346106	+ Email/Text: BKPT@cfna.com	Feb 11 2022 23:08:00	Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
14320189	Email/Text: BKPT@cfna.com	Feb 11 2022 23:08:00	Credit First National Association, PO Box 81315, Cleveland, OH 44181-0315
14320190	+ Email/PDF: creditonebknofications@resurgent.com	Feb 11 2022 23:18:51	Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
14320191	+ Email/Text: kthompson@crowndasset.com	Feb 11 2022 23:09:00	Crown Asset Management LLC, 3100 Breckenridge Blvd. Suite 725, Duluth, GA 30096-7605
14380423	Email/Text: bnc-quantum@quantum3group.com	Feb 11 2022 23:09:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14320194	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 11 2022 23:18:54	Goodyear/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
14320195	+ Email/Text: bankruptcy@huntington.com	Feb 11 2022 23:09:00	Huntington National Bank, 7 Easton Oval, EA4E51, Columbus, OH 43219-6010
14320181	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 11 2022 23:18:40	Chase Bank One Card Services, PO Box 15298, Wilmington, DE 19850
14320196	+ Email/Text: PBNCNotifications@peritussservices.com	Feb 11 2022 23:08:00	Kohl's Department Store, PO Box 3115, Milwaukee, WI 53201-3115
14320197	+ Email/Text: ebn@ltdfin.com	Feb 11 2022 23:09:00	LTD Financial Services, 7322 Southwest Freeway, Suite 1600, Houston, TX 77074-2134
14352690	Email/PDF: resurgentbknofications@resurgent.com	Feb 11 2022 23:18:37	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15225797	Email/Text: camanagement@mtb.com	Feb 11 2022 23:09:00	M&T Bank, P.O. Box 1288, Attn: Payment Processing, Buffalo, NY 14240
14338751	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 11 2022 23:18:49	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14377008	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 11 2022 23:09:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14320198	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 11 2022 23:18:41	Merrick Bank, PO Box 1500, Draper, UT 84020-1127
14320199	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 11 2022 23:09:00	Midland Funding LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
14320201	+ Email/Text: bankruptcydepartment@tsico.com	Feb 11 2022 23:09:00	NCC Business Serivces, Inc., 9428 Baymeadows Rd., Suite 200, Jacksonville, FL 32256-7912
14320200	+ Email/Text: list-nes-clientservicesreps-all@nes1.com	Feb 11 2022 23:09:00	National Enterprise Systems, 29125 Solon Road, Solon, OH 44139-3442
14320202	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 11 2022 23:18:43	Portfolio Recovery Associates LLC, 120 Corporate Boulevard, Norfolk, VA 23502
14380427	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 11 2022 23:18:35	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14325537	+ Email/PDF: rmscedi@recoverycorp.com	Feb 11 2022 23:18:44	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

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14334795	Email/Text: bnc-quantum@quantum3group.com	Feb 11 2022 23:09:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14320207	Email/PDF: gecsedl@recoverycorp.com	Feb 11 2022 23:18:42	SYNCB/Care Credit, PO Box 965036, Orlando, FL 32896-5036
14320208	+ Email/PDF: gecsedl@recoverycorp.com	Feb 11 2022 23:18:50	SYNCB/JC Penney, PO Box 965007, Orlando, FL 32896-5007
14320209	+ Email/PDF: gecsedl@recoverycorp.com	Feb 11 2022 23:18:34	SYNCB/Levin Furniture, PO Box 965036, Orlando, FL 32896-5036
14320210	+ Email/PDF: gecsedl@recoverycorp.com	Feb 11 2022 23:18:43	SYNCB/Lowe's, P.O. Box 965005, Orlando, FL 32896-5005
14320211	Email/PDF: gecsedl@recoverycorp.com	Feb 11 2022 23:18:41	SYNCB/Sam's Club Dual Card, PO Box 965005, Orlando, FL 32896-5005
14320212	Email/PDF: gecsedl@recoverycorp.com	Feb 11 2022 23:18:42	SYNCB/Walmart, PO Box 965024, Orlando, FL 32896-5024
14320204	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 11 2022 23:18:45	Sears/CBNA, PO Box 6282, Sioux Falls, SD 57117-6282
14400545	+ Email/Text: bkteam@selenefinance.com	Feb 11 2022 23:09:00	Selene Finance LP, 9990 Richmond Ave. Ste 400 South, Houston, TX 77042-4546
14397506	+ Email/PDF: gecsedl@recoverycorp.com	Feb 11 2022 23:18:34	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14320213	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 11 2022 23:18:53	The Home Depot/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
14320214	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Feb 11 2022 23:09:00	US Bank RMS CC, PO Box 108, Saint Louis, MO 63166
14791349	Email/PDF: bncnotices@becket-lee.com	Feb 11 2022 23:18:50	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 47

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		LakeView Loan Servicing, LLC
cr		Lakeview Loan Servicing, LLC as serviced by M&T Ba
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*	eCAST Settlement Corporation, PO Box 29262, New York, NY 10087-9262
14320175	*+	Barclays Bank Delaware, 125 S. West Street, Wilmington, DE 19801-5014
14320176	*+	Barclays Bank Delaware, 125 S. West Street, Wilmington, DE 19801-5014
14320179	*	Capital One Bank USA NA, P. O. Box 30281, Salt Lake City, UT 84130-0281
14320184	*	Citicards CBNA, PO Box 6241, Sioux Falls, SD 57117-6241
14320185	*	Citicards CBNA, PO Box 6241, Sioux Falls, SD 57117-6241
14320182	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Bank One Card Services, PO Box 15298, Wilmington, DE 19850
14320205	##+	Selene Finance, 120 Gibraltar Road, Suite 300, Horsham, PA 19044-2350

TOTAL: 3 Undeliverable, 8 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

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**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 13, 2022

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 11, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor LakeView Loan Servicing LLC bnicholas@kmlawgroup.com
Kenneth Steidl	on behalf of Debtor David A. Lanious julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Kevin Scott Frankel	on behalf of Creditor Selene Finance LP pabk@logs.com logsecf@logs.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Sindi Mncina	on behalf of Creditor Selene Finance LP smncina@rascrane.com

TOTAL: 7